

**REMARKS**

Applicants thank the Examiner for the telephonic interview conducted on July 31, 2006

This Amendment responds to the Office Action of May 4, 2006.

Claims 1-19 and 21-26 are pending in this application. Claims 1, 17, and 18 are independent. Claims 1, 3, 5, 6-12, 14-19, and 21 have been currently amended to more clearly define the present invention. Claims 22-26 are new and are supported by the specification. Claim 20 has been canceled.

The Office Action rejected Claims 1-21 under 35 U.S.C. § 103(a), as being unpatentable by Reed (US Pat. No. 6,088,717), in view of Hanson (U.S. Pat. No. 6,505,233). Applicants respectfully submit that the claims as currently amended are patentable over the combination of Reed and Hanson for at least the reasons stated in greater detail below.

It is important for financial advisors to be able to efficiently monitor and provide their clients with timely updates concerning their clients' investment portfolios and other general financial information of interest to their clients. Different clients have different preferences regarding the topics for which and the level of detail in which they would like to receive updates.

Prior art systems do not enable clients to specify the level of detail in which they would like to receive updates. Prior art systems for monitoring and generating automated messages concerning financial updates do not enable financial advisors (and their

managers and assistants) to intervene, edit, and personalize the content of automated messages before they are sent to clients to better monitor client user information, better advise client users, and provide clients with better information. Prior art systems also do not have features that allow financial advisors (and their managers and assistants) to set their own message preferences apart from any preferences that their clients have set.

Claims 1-19 and 21-25 are directed to aspects of the present invention related to overcoming these and other deficiencies of the prior art. More specifically, they are directed to delivering messages from internal users (*e.g.*, financial advisors, their managers, and administrators) to client users (*e.g.*, individuals or an entities using the online transaction forum of a financial services corporation) regarding financial activity (*e.g.*, security order status in a client user's investment portfolio or general financial information) according to client user and internal user preferences that internal users can intervene and edit to personalize before they are sent to client users. *See, e.g.*, Specification, p. 8, l. 18-28; p. 23, l. 7-16.

**I. Rejections Under 35 U.S.C. § 103(a) Based On Reed and Hanson**

**A. Rejection Of Claims 1 and 18 And Their Dependent Claims**

Currently amended Claim 1 recites (emphasis added):

1. A computer system for delivering financial messages to a client user, different from an internal user, the computer system-comprising:

at least one processor and at least one data storage device in communication with the at least one processor,

wherein the at least one data storage device stores a messaging system comprising

a registration system program configured to register the client user and determine the client user's preferences for financial messages to be received by the client user;

a message creation system program configured to monitor financial activity and an investment account of the client user, create the financial messages as requested by the client user in accordance with the client user's preferences regarding the monitored financial activity and the client user's investment account, and deliver the financial messages to the client user; and

an intervention system program configured to allow the internal user of the system to at least one of add to and edit the financial messages to the client user prior to delivery.

Currently amended Claim 18 (emphasis added) recites:

18. A computerized method for delivering one or more financial messages to a client user from an internal user, different from the client user, related to an investment account of the client user in a financial communication system, comprising the steps of:

obtaining the client user message preferences concerning the topics of the financial messages;

storing the client user message preferences;

monitoring financial activity and the investment account of the client user in accordance with the client user message preferences; and

automatically creating the financial messages regarding the monitored financial activity and the client user's investment account in accordance with the client user message preferences;

enabling the internal user to edit the content of the financial messages; and

delivering the financial messages to the client user in accordance with the client user message preferences.

As understood by Applicants, Reed is directed to “an *automated* communication system which coordinates the transfer of data, metadata, and instructions between databases in order to control and process communications.” (Col. 1, l. 12-16 (emphasis

added).) More specifically, Reed is directed to “software programs being executed by a provider computer and consumer computer communicat[ing] directly in order to maintain a communications control structure.” (*Id.*, Col. 8, l. 6-10.) The communications control structure, which contains a combination of data, metadata, and instructions to control the origination of communications between the provider and consumer, originates at the at the provider computer and is transferred to the consumer computer. (*Id.*, Col. 8, l. 11-19.) Changes to the structure of the provider computer result in an updated version being transferred to the consumer computer. (*Id.*)

Reed does not disclose, teach, or suggest an intervention system program configured to allow an internal user of the system to at least one of add to and edit content of a message to a client user prior to delivery as recited in Claim 1. Reed also does not disclose, teach, or suggest providing a user interface allowing an internal user to add a personalized note to the client user prior to delivery as recited in Claim 18. Indeed, Reed does not address the basic problem of financial advisers (and their managers and assistants) monitoring and providing their clients with timely updates concerning their clients’ investment portfolios and other general financial information of interest.

The Office Action concedes that Reed fails to disclose enabling the internal user to add to or edit the content of a message to the client user prior to delivery as recited in amended Claims 1 and 18. (Office Action at 3.) The Office Action contends that Hanson supplies this missing teaching and renders Claims 1 and 18 obvious. (Office Action at 3-4, 10-12.) Applicants respectfully disagree.

As understood by Applicants, Hanson is directed to a method for communicating or collaborating among participants of a group using an electronic medium having dynamic content stored in a server. (Hanson, col. 1, l. 30-35.) Hanson is described as an improvement to known applications for communication among members or participants in a group, such as bulletin boards, news groups, scheduling program (e.g., Lotus Notes) that offer thread management and archiving functions for public and private consumption. (*Id.*, col. 1, l. 36-42, col. 2, l. 24- col. 3, l. 67.) It The method involves using an electronic medium having static content and dynamic content that can be updated. (*Id.*)

Alone or in combination, neither Hanson nor Reed teach, suggest, or disclose *monitoring financial activity and an investment account of the client user and creating financial messages as requested by the client user in accordance with the client user's preferences regarding the monitored financial activity and the client user's investment account* as recited in amended Claims 1 and 18. Hanson refers to updating the dynamic content of content of messages using external data sources, such as news feeds or stock quotes (col. 2, l. 50-57). Updating the dynamic content of messages with news feeds or stock feeds is far less sophisticated than and not the same as *monitoring financial activity and an investment account of the client user and creating financial messages as requested by the client user in accordance with the client use's preferences regarding the monitored financial activity and the client user's investment account.*

Newly added dependent Claims 25 and 26 further distinguish over the combination of Hanson and Read by reciting (Claim 25) that the message creation system program includes an identification module that monitors financial activity and the client user's investment account and determines whether the monitored financial activity concerns a financial instrument in the client user's account and (Claim 26) the additional step of determining whether the monitored financial activity the monitored financial activity concerns a financial instrument in the client user's account. These features are not disclosed, taught or suggested in Hanson and Read.

Dependent Claims 2-16 and 19-26 are patentably distinct from the prior art of record for at least the same reasons as amended Claims 1 and 18.

**B. Rejection Of Claim 17**

Amended Claim 17 recites (emphasis added):

17. An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

means for designating message preferences of a client user for receiving client user messages from an internal user, different from the client user, concerning financial activity and the client user's investment account;

means for designating internal user message preferences for sending internal user messages to the client user concerning financial activity and the client user's investment account;

means for the internal user to view the client user messages or the internal user messages;

means for monitoring financial activity and the client user's investment account in accordance with the client user's message preferences;

means for automatically generating messages to be sent to the client user concerning the financial activity and the client user's account in accordance with the designated client user preferences;

means for the internal user to add to or edit content of the automatically generated messages; and

means for the client user to search for messages sent to or received from the client user.

The Office Action concedes that Reed fails to disclose a means for designating internal user preferences. (Office Action at 12.) The discussion in Hanson that the “[c]ontents of the database may include demographic data, participant credit card and payment information, *participant preference information . . .*” cited in the Office action at 12 (col. 6, l. 58-64) does not, disclose, teach, or suggest means for designating internal user message preferences for sending internal user messages to the client user concerning financial activity and the client user's investment account as recited in amended Claim 17. In Hanson, there is no discussion of and no distinction made between an internal user and a client user. In the system and method of Hansen, the participants communicate among each other and not with an internal user of the system as recited in amended Claim 17. Claim 6, which recites an advisor preference interface for designating advisor message preferences distinguishes over Reed and Hanson for the same reasons.

Moreover, neither Reed nor Hanson, alone or in combination, disclose, teach, or suggest means for monitoring financial activity and the client user's investment account in accordance with the client user's message preferences as recited in amended Claim 17, for the reasons discussed above concerning Claims 1 and 18.

**CONCLUSION**

In light of the foregoing amendments and remarks, Applicants respectfully submit that Claims 1-19 and 21-26 are patentably distinct over the prior art of record and that the application is in proper form for allowance of all claims. Applicants earnestly solicit a notice to that effect.

Respectfully submitted,

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